

Fill in this information to identify the case:

Debtor 1 Jay Allen Matthews
Debtor 2 _____
United States Bankruptcy Court for the: Southern District of West Virginia
(State)
Case number 16-30257

Official Form 410S1

Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Federal National Mortgage

Name of creditor: Association ("Fannie Mae")

Court claim no. (if known): 7

Last 4 digits of any number you use to identify the debtor's account: XXXXXX5510

Date of payment change:
Must be at least 21 days after date of this notice
October 1, 2018

Part 1: Escrow Account Payment Adjustment

1. Will there be a change in the debtor's escrow account payment?

No

Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: _____

Current escrow payment: \$ 196.40

New escrow payment: \$ 215.71

Part 2: Mortgage Payment Adjustment

2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?

No

Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: _____

Current interest rate: _____ %

New interest rate: _____ %

Current principal and interest payment: \$ _____

New principal and interest payment: \$ _____

Part 3: Other Payment Change

3. Will there be a change in the debtor's mortgage payment for a reason not listed above?

No

Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement.
(Court approval may be required before the payment change can take effect.)

Reason for change: _____

Current mortgage payment: \$ _____

New mortgage payment: \$ _____

Debtor 1 Jay Allen Matthews

Case number (*if known*) 16-30257

Part 4: Sign Here			
The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.			
Check the appropriate box.			
<input type="checkbox"/> I am the creditor <input checked="" type="checkbox"/> I am the creditor's authorized agent.			
I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.			
X <u>/s/ D. Carol Sasser</u> _____ Date <u>8/15/2018</u> Signature			
Print:	<u>D. Carol Sasser</u> First Name _____ Middle Name _____ Last Name _____	Title	<u>Attorney for Creditor</u>
Company	<u>Samuel I. White, P.C.</u>		
Address	<u>5040 Corporate Woods Dr., Suite 120</u> Number _____ Street _____		
	<u>Virginia Beach, VA 23462</u>	City	State _____ ZIP Code _____
Contact phone	<u>(757) 490-9284</u>		Email <u>dsasser@siwpc.com</u>

CERTIFICATE OF SERVICE

I certify that on August 15, 2018, the foregoing Notice of Payment Change was served via CM/ECF on Helen M. Morris, Trustee, and Mitchell Lee Klein, Counsel for Debtor, at the email addresses registered with the Court, and that a true copy was mailed via first class mail, postage prepaid, to Jay Allen Matthews, Debtor, 379 Hamon Drive, Scott Depot, WV 25560.

/s/ D. Carol Sasser
D. Carol Sasser, Esquire
Samuel I. White, P.C.

JAY A MATTHEWS
c/o MITCHELL LEE KLEIN
3566 TEAYS VALLEY RD
HURRICANE WV 25526-9090

ESCROW ACCOUNT STATEMENT			
Analysis Date:		08/08/18	
Loan Number:			
Current Payment		New Payment Effective 10/01/18	
Principal and Interest	\$300.99	Principal and Interest*	\$300.99
Escrow	\$273.19	Escrow	\$215.71
Total Current Payment	\$574.18	Total NEW Payment*	\$516.70

NEW MORTGAGE PAYMENT NOTICE AND ESCROW ACCOUNT DISCLOSURE STATEMENT

Seterus, Inc. is the servicer of the above referenced loan. In accordance with federal guidelines, your escrow account is reviewed at least once a year to determine if sufficient funds are available to pay your taxes and/or insurance. Your escrow payment will be a minimum of the total anticipated disbursements divided by the number of scheduled installments due in the next 12 months. This payment will increase if you have a post-petition shortage and/or deficiency. This statement provides a history of actual escrow account activity and a projection of the escrow account activity for the next 12 months.

Our records indicate a petition for Bankruptcy was filed on May 25, 2016. Pursuant to that petition, we have filed a proof of claim with the Bankruptcy court. Any shortage and/or deficiency listed under the Proof of Claim section will be excluded from your future scheduled escrow payment as these amounts will be added to your pre-petition arrearage and collected in your bankruptcy plan payment.

The Real Estate Settlement Procedures Act (RESPA) allows us to collect and maintain up to 1/6 of your total disbursements in your escrow account at all times, unless prohibited by state law. This cushion covers any potential increases in your tax and/or insurance disbursements. Cushion selected by servicer: S431.42.

Represents Redacted Information

This is a statement of actual activity in your escrow account from October 2017 to September 2018. This history compares the projections from your last escrow analysis or initial disclosure and the actual activity in your account. If a prior escrow analysis was not conducted during this historical period, the projected escrow balance will be zero.

ACTUAL ESCROW ACCOUNT HISTORY							
	Payments to Escrow		Payments from Escrow		Description	Escrow Balance	
	Projected	Actual	Projected	Actual		Projected	Actual
Beginning Balance Date						\$392.78	\$2,675.34-
10/01/17	196.40	0.00*	0.00	574.34-* HAZARD INS		589.18	3,249.68-
11/01/17	196.40	546.38*	0.00	0.00		785.58	2,703.30-
12/01/17	196.40	3.94*	0.00	0.00		981.98	2,699.36-
01/01/18	196.40	0.00*	0.00	3.94-* MISC ESCROW		1,178.38	2,703.30-
02/01/18	196.40	0.00*	405.06-	456.57-* COUNTY		969.72	3,159.87-
03/01/18	196.40	0.00*	0.00	0.00		1,166.12	3,159.87-
04/01/18	196.40	0.00*	0.00	0.00		1,362.52	3,159.87-
05/01/18	196.40	0.00*	0.00	0.00		1,558.92	3,159.87-
06/01/18	196.40	1,912.33*	0.00	0.00		1,755.32	1,247.54-
07/01/18	196.40	0.00*	0.00	0.00		1,951.72	1,247.54-
08/01/18	196.40	2,979.97*	405.06-	456.57-* COUNTY		1,743.06	1,275.86
09/01/18	196.40	0.00	523.66-	0.00* HAZARD INS		1,415.80	1,275.86
09/01/18	0.00	0.00	1,023.00-	0.00* FLOOD INS		392.80	1,275.86
Total	\$2,356.80	\$5,442.62	\$2,356.78-	\$1,491.42-			

* indicates a difference from a previous estimate either in the date or the amount.

** indicates escrow payment made during a period where the loan was paid ahead.

NOTE – This analysis was prepared in advance of the escrow payment change date. Therefore, the projected beginning balance for the next 12 months estimates that you have paid all the required scheduled installments as shown in your actual account history and that all scheduled disbursements have been made from your escrow account.